

RECEIVED  
CENTRAL FAX CENTER

JAN 18 2006

Customer No. 32,123

Patent  
Atty. Docket No. 4205.002**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Re Application of : Laszlo Kulcsar  
Application No. : 10/702,144  
Filing Date : 11/05/2003  
Title : MULTIPLE CREDIT CARD MANAGEMENT SYSTEM  
Confirmation No. : 7816  
Art Unit : 3624  
Examiner : Thu Thao Havan

**CERTIFICATION UNDER 37 CFR 1.8(a) and 1.10**

I hereby certify that, on the date shown below, this correspondence is being:

**Mailing**  
deposited with the US Postal Service in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

**37 CFR 1.8(a)**  **37 CFR 1.10**  
with sufficient postage as first class mail  as "Express Mail Post Office to Addressee" Mailing Label No.

**Transmission**  
transmitted by facsimile to Fax No.: (571) 273-8300 addressed to Examiner at the Patent and Trademark Office

01/17/06

Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION MAILED NOVEMBER 17, 2005**

Dear Sir:

Responsive to the Final Office Action mailed November 17, 2005, please amend the above-identified application as follows: